## Case 17-18533-amc Doc 32 Filed 03/30/18 Entered 03/31/18 01:01:58 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Sherry Lee Shire-Misnik Debtor

District/off: 0313-2

Case No. 17-18533-amc Chapter 13

Date Rcvd: Mar 28, 2018

### **CERTIFICATE OF NOTICE**

Page 1 of 2

Form ID: 309I Total Noticed: 37

User: dlv

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 30, 2018.
db
                +Sherry Lee Shire-Misnik, 163 Meadowview Court,
                                                                        Langhorne, PA 19047-1013
14031047
                +Comenitybk/VictoricSecret,
                                                 PO Box 182789,
                                                                   Columbus, OH 43218-2789
                            332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
14031048
             ++++DITECH.
                (address filed with court: Ditech, 332 Minnesota St, Suite 610,
                                               , and riquicary of the, Estate of Frank E. Mignoni, Bensalem, PA 19020-7805
                                                                                              Saint Paul, MN 55101)
14031049
                +Ellen Mignoni, Beneficiary and Fiduciary of the,
                  4549 Winding Brook Drive,
                +Gary J Misnik, 726 Perkins Lane, Edgewater Park, NJ 08010-1621
+John A. Torrente, Esquire, Begley, Carlin & Mandio, LLP, 680 Middletown Blvd,
14031050
14031052
                  Langhorne, PA 19047-1817
                 +MDVIP, 4950 Communication Ave,
14031055
                                                       Suite 100,
                                                                    Boca Raton, FL 33431-3308
                +Mary Jo Silvi, Beneficiary of the, Estate of Frank E. Mignoni, 4549 Winding Brook Drive, Bensalem, PA 19020-7805
                                          4549 Winding Brook Drive, Bensalem, PA 19020-7805
14031053
14031054
                +Morris Licciardello, 4549 Winding Brook Drive,
14031056
                                                                         Bensalem, PA 19020-7805
                                       PO Box 965005, Orlando, FL 32896-5005
14031061
                +Synchb/ToysRUsDC,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                Jackson Cook Caracappa & Scott, 312 Oxford Valley Road, Fairless Hills, PA
+E-mail/Text: bncnotice@phl3trustee.com Mar 29 2018 01:51:12 WILLIAM C. MILLE
Chapter 13 Trustee, P.O. Box 1229 Philadalus.
aty
                                                                                       WILLIAM C. MILLER, Esq.,
tr
                 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
E-mail/Text: bankruptcy@phila.gov Mar 29 2018 01:50:53 City of
                                                                                City of Philadelphia,
sma
                  City of Philadelphia Law Dept.,
                                                      Tax Unit/Bankruptcy Dept,
                                                                                      1515 Arch Street 15th Floor,
                  Philadelphia, PA 19102-1595
                 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2018 01:50:16
smg
                  Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
                Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 29 2018 01:50:32
                                                                                                 U.S. Attorney Office,
sma
                  c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
                +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 29 2018 01:50:20
ust
                                                                                           United States Trustee,
                 Office of the U.S. Trustee, 833 Ch
EDI: GMACFS.COM Mar 29 2018 05:48:00
                                                  833 Chestnut Street,
                                                                            Suite 500,
                                                                                           Philadelphia, PA 19107-4405
14078076
                                                              Ally Financial,
                                                                                 PO Box 130424,
                  Roseville MN 55113-0004
                +EDI: GMACFS.COM Mar 29 2018 05:48:00
14031035
                                                              Ally Financial, 200 Renaissance Ctr,
                  Detroit, MI 48243-1300
14031037
                 EDI: BANKAMER.COM Mar 29 2018 05:50:00
                                                                Bank of America, PO Box 982238,
                  El Paso, TX 79998
                 EDI: BANKAMER.COM Mar 29 2018 05:50:00
14031036
                                                                Bank of America, P.O. Box 31785,
                  Tampa, FL 33631-3785
14031038
                +E-mail/Text: ECMBKMail@Caliberhomeloans.com Mar 29 2018 01:51:17
                                                                                             Caliber Home Loans,
                13801 Wireless Way, Oklahoma City, OK 73134-2500 +EDI: CAPITALONE.COM Mar 29 2018 05:50:00 Capital
14031040
                                                                   Capital One,
                                                                                  PO Box 30281,
                Salt Lake City, UT 84130-0281
+EDI: CAPITALONE.COM Mar 29 2018 05:50:00
                                                                                 Helzberg, 26525 N Riverwoods Blvd.
14031039
                                                                   Capital One,
                  Mettawa, IL 60045-3438
14031041
                +EDI: WFNNB.COM Mar 29 2018 05:49:00
                                                             Comenity Bank/Chadwicks, PO Vox 182789,
                  Columbus, OH 43218-2789
                 EDI: WFNNB.COM Mar 29 2018 05:49:00
14031042
                                                             Comenity Bank/Jared, Bankruptcy Department,
                  PO Box 182125, Columbus, OH 43218-2125
                 +EDI: WFNNB.COM Mar 29 2018 05:49:00
14031043
                                                             Comenity Bank/Inbryant, PO Box 182789,
                  Columbus, OH 43218-2789
                +EDI: WFNNB.COM Mar 29 2018 05:49:00
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                                                             Comenity Bank/roamans, PO Box 182789,
                  Columbus, OH 43218-2789
                 EDI: WFNNB.COM Mar 29 2018 05:49:00
                                                             Comenitybk/brylane, PO Box 18279,
14031045
                  Columbus, OH 43218
14031046
                +EDI: WFNNB.COM Mar 29 2018 05:49:00
                                                             Comenitybk/jesslon, PO Box 182789,
                  Columbus, OH 43218-2789
                 +EDI: PRA.COM Mar 29 2018 05:48:00
14031986
                                                           PRA Receivables Management, LLC, PO Box 41021,
                  Norfolk, VA 23541-1021
                 EDI: Q3G.COM Mar 29 2018 05:50:00
14070375
                                                           Quantum3 Group LLC as agent for, Comenity Bank,
                  PO Box 788, Kirkland, WA 98083-0788
                +EDI: SEARS.COM Mar 29 2018 05:49:00
Sioux Falls, SD 57117-6283
14031057
                                                             Sears/cbna.
                                                                            Mastercard, PO Box 6283,
                +EDI: SEARS.COM Mar 29 2018 05:49:00
14031058
                                                                           PO Box 6189,
                                                                                             Sioux Falls, SD 57117-6189
                                                             Sears/cbnd.
                +EDI: RMSC.COM Mar 29 2018 05:50:00
14031059
                                                            Syncb/Amazon,
                                                                            PO Box,
                                                                                       965015,
                  Orlando, FL 32896-0001
14031060
                 +EDI: RMSC.COM Mar 29 2018 05:50:00
                                                            Syncb/Care Credit, PO Box 965036,
                  Orlando, FL 32896-5036
                +EDI: WFFC.COM Mar 29 2018 05:49:00
14031062
                                                            Wells Fargo Bank Nv NA, PO Box 31557,
                  Billings, MT 59107-1557
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TOTAL: 26

## Case 17-18533-amc Doc 32 Filed 03/30/18 Entered 03/31/18 01:01:58 Desc Imaged Certificate of Notice Page 2 of 4

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14031051\* Gary J. Misnik, 726 Perkins Lane, Edgewater Park, NJ 08010-1621 14047890\* +John A. Torrente, Esquire, Begley, Carlin & Mandio, LLP, 680 Middletown Blvd.,

LANGHORNE, PA 19047-1817

TOTALS: 0, \* 2, ## 0

Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2018 at the address(es) listed below:

JOHN A. TORRENTE on behalf of Creditor Morris Licciardello jtorrente@begleycarlin.com

JOHN A. TORRENTE on behalf of Creditor Ellen Mignoni jtorrente@begleycarlin.com

JOSEPH M. RAMAGLI on behalf of Debtor Sherry Lee Shire-Misnik jramagli@jccslaw.com

KEVIN G. MCDONALD on behalf of Creditor Bank Of America, N.A. KMcDonald@blankrome.com

ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,

rholber@ecf.epigsystems.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 7

Case 17-18533-amc Doc 32 Filed 03/30/18 Entered 03/31/18 01:01:58 Desc Imaged

		<del>- CEHHILAIE UN NUHLE</del>	Faye 3 01 4		
Information to	identify the case:				
Debtor 1	Sherry Lee Shire-Misnik		Social Security number or ITIN xxx-xx-9063		
	First Name Middle Name Last Name		EIN		
Debtor 2		<u> </u>	Social Security number or ITIN		
(Spouse, if filing)	First Name Middle Name Last Name		EIN		
United States Bankruptcy Court Eastern District of Pennsylvania			Date case filed in chapter 7 12/21/17		
Case number: 17	7–18533–amc		Date case converted to chapter 13 2/28/18		

## Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Sherry Lee Shire–Misnik	About Debtor 2:
2.	All other names used in the last 8 years	aka Sherry L Misnik, fka Sherry L Shire	
3.	Address	163 Meadowview Court Langhorne, PA 19047	
4.	<b>Debtor's attorney</b> Name and address	JOSEPH M. RAMAGLI Jackson Cook Caracappa & Scott 312 Oxford Valley Road Fairless Hills, PA 19030	Contact phone 215 946 4342 Email: <u>iramagli@jccslaw.com</u>
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 3/28/18

For more information, see page 2

# Case 17-18533-amc Doc 32 Filed 03/30/18 Entered 03/31/18 01:01:58 Desc Imaged Certificate of Notice Page 4 of 4

Debtor Sherry Lee Shire-Misnik Case number 17-18533-amc

7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 9, 2018 at 11:00 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or  • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 7/8/18
		Deadline for all creditors to file a proof of clain (except governmental units):	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 6/19/18
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might a proof of claim even if your claim is listed in the schedules to Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptce. For example, a secured creditor who files a proof of claim mincluding the right to a jury trial.	not be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claime may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the hearing on confirmation will be held on: 5/29/18 at 10:00. Philadelphia, PA 19107	ne trustee of 600.00 per month for 60 months. The AM Location:Courtroom #5 – 900 Market Street,
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case.	
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and det according to a plan. A plan is not effective unless the court of plan and appear at the confirmation hearing. A copy of the pthe confirmation hearing is not indicated on this notice, you debtor will remain in possession of the property and may concourt orders otherwise.	confirms it. You may object to confirmation of the lan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The
12	. Exempt property	The law allows debtors to keep certain property as exempt. distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claimed.	oter 7. Debtors must file a list of property claimed as ffice or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If you discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believ of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	debts will not be discharged until all payments tors may never try to collect the debt from the bu want to have a particular debt excepted from a file a complaint and pay the filing fee in the that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office